

# January 1, 1916---Sixty-Sixth Annual Statement

## National Life Insurance Company

Montpelier, Vermont

ASSETS (Paid-for Basis)		LIABILITIES (Paid-for Basis)	
United States, state and municipal bonds (At market value December 31, 1915)	\$21,283,420.10	Insurance reserves	\$47,507,194.00
Mortgages, first liens	28,402,064.75	Annuity reserves	5,535,302.00
Policy loans and premium notes	10,626,804.50	Extra reserves	138,725.76
Real estate, book value	230,500.00	Trust fund reserves	263,723.00
Cash in banks and office	959,793.93	Policy claims under adjustment	200,250.66
Interest and rents due and accrued	1,461,154.16	Other liabilities	118,158.48
Deferred and unreported premiums	862,713.46	Taxes payable in 1916	192,109.18
Due from agents	2,254.08	Dividends due and unpaid	60,642.76
		Dividends payable in 1916	1,446,385.81
		Deferred surplus	4,543,560.36
		General surplus	3,822,652.97
<b>TOTAL</b>	<b>\$63,828,704.98</b>	<b>TOTAL</b>	<b>\$63,828,704.98</b>

1915 RECORD	
Largest Paid-for Issue	in history of Company \$23,312,000
Largest Premium Receipts	6,738,000
Largest Payments to Policy-holders	6,859,000
Largest Interest Income	3,047,000
Largest Dividend Payments	1,324,000
Largest Dividends Payable (Set aside for Payment in 1916)	1,446,000

### MUTUALITY

The National Life is a purely mutual company, now entering upon its sixty-seventh year. All of its property belongs to the insured. There is no stock, and the Company issues only participating policies. It has paid policy-holders since organization \$77,468,540.15, which, with assets to their credit, is equal to 106.98 per cent. of the premiums received.

### PROGRESS IN THE LAST TWENTY-FIVE YEARS

JAN. 1	INCOME	ASSETS	SURPLUS	INSURANCE IN FORCE	JAN. 1
1891	\$ 2,102,295	\$ 6,810,025	\$ 894,421	\$ 46,362,301	1891
1916	\$10,385,260	\$63,828,704	\$3,822,652	\$200,987,121	1916

S. S. BALLARD, General Agent

Rialto Block, Montpelier, Vermont

### ZUIDER ZEE BREAKS DIKES, ENDANGERING THOUSANDS

Land Reclaimed by the Dutch is Taken Back by the Waters—All North Holland in Peril.

Amsterdam, Jan. 15.—The Telegraaf reports that the Zuider Zee dike at Katwoude has burst and that Zuidpolder has been flooded. The inhabitants of that place were obliged to abandon it and have fled to Edam, which is partly flooded, the newspaper adds. A later dispatch from Edam says that the dike protecting Polderzeedijk is in danger and that if it breaks the result will be the flooding of the greater part of North Holland.

At 7 o'clock yesterday morning, adds the message, an alarm bell was rung at Broek, also in the province of North Holland, about six miles northeast of Amsterdam, as the flood was pouring in

with terrific force. Many farms were completely inundated, the inhabitants proceeding in boats to surrounding villages. There was great consternation in the waterland district as the water came over the dike, and the inhabitants are fleeing toward Amsterdam. Volendam is entirely flooded, and Monnikendam, on the main land, and the island of Marken, are under water.

The Zuider Zee, formed about six hundred years ago by the overflowing of Lake Flevo, is a shallow sea-water lake which, owing to the narrow openings to the North sea, is very little affected by tides. Like the Haarlem lake, however, it is susceptible to the influence of certain winds, which force the water up the sea-dikes to a considerable number of feet above the normal level. The land is below the level of the sea. In bad weather the sea is too high to admit of releasing the waters in the canals, and if rain and storms continue, as they did last year, for any length of time, the water accumulates. The amount of water allowed in these canals is governed by very strict rules, and, once the limit is reached, the polders, or tracts reclaimed from the sea, are in danger of flooding.

### A CLEANER RIVER.

Mr. Schlapp Would Prevent Pollution of the Merrimack.

Boston, Jan. 15.—Investigation of practicability of constructing a trunk sewerage system along the Merrimack valley, which would prevent the present pollution of the river and provide for drainage from the cities along its banks, was called for in a resolution filed in the legislature yesterday.

Representative Fred F. Schlapp of Lawrence, author of the measure, proposes that the system be installed from a point on the New Hampshire boundary line to the sea.

### TO ATTACK MOHR DEFENCE

Confession of Negroes Corroborated by Moulton and Robbins

3 MONTHS SOUGHT TO KILL HUSBAND

Witnesses Swear Men Implicated Widow in Admissions of Guilt

Providence, R. I., Jan. 15.—Mrs. Elizabeth Blair Mohr had been "after him" for three months, to kill her husband, Dr. C. Franklin Mohr, according to the alleged confession to the police of Cecil V. Brown, as introduced in evidence yesterday at the trial of Mrs. Mohr, Brown, and their alleged accomplice, Henry H. Spellman.

The recital of the murder as the state claims it was made to Chief Inspector William F. O'Neill by the negroes following their arrest, and described by O'Neill on the stand Thursday, was corroborated to a considerable extent yesterday by Police Commissioner Benjamin F. Moulton and Thomas E. Robbins, chief of police at Barrington.

Both stoutly denied, under cross-examination, that the confession had been obtained by threats. Counsel for Mrs. Mohr attempted to bring out the negroes introduced her name in the hope that they would thus mitigate their own punishment. Robbins was on the stand when the recess was taken at 1 o'clock yesterday afternoon.

### PACKERS' PETITION DENIED.

Chicago Meat Barons Sought to Reopen Decision on Increase in Freight Rates.

Washington, D. C., Jan. 15.—Petitions to reopen the decision of the interstate commerce commission which gave the railroads increases in freight rates on livestock and packing house products from Chicago and other points to the east were denied yesterday by the commission.

### AMBASSADOR MUJICA QUILTS.

Chilean Resigns Washington Post, and Will Go Home in Spring.

Washington, Jan. 15.—Eduardo Suarez Mujica, Chilean ambassador to the United States has resigned, and will leave his post here in March or April to return to Chile.

### OIL EXPLOSION KILLS FOUR.

Accident Occurred in the Yards of Chicago & Northwestern Railroad.

Chicago, Jan. 15.—An oil tank partly filled with oil in the west side yards of the Chicago & Northwestern railroad exploded early yesterday, killing four persons and injuring two.

The cause of the explosion could not be learned. The damage to the property was small.

### RESERVE ARMY NOW NUMBERS 1,325

But Law When it Becomes Effective Will Produce 50,000 to 60,000, Says McCain.

Washington, D. C., Jan. 15.—Adjutant General McCain told the House military committee yesterday that the army reserve law, which became operative November, probably would produce a permanent army reserve of from 50,000 to 60,000 men, when it reached its full effectiveness. There have been so far 1325 men listed as reserves.

He defended the general standard of enlisted men, declaring nothing could be more unjust than a general belief that the army was a refuge for degenerates and men who had failed in all other calling.

"As a whole, they are a very high class lot of men," he said.

### AWFUL PAIN FROM RINGWORM ON FACE

Then On Head. Itched Terribly. Very Large. Skin Sore and Inflamed. Had Wet Scales on It.

HEALED BY CUTICURA SOAP AND OINTMENT

"I felt pimples coming out on my face; then on my head, and I began to scratch them for they itched terribly. The pimples were large and red and after a while they festered and seemed to run together like one great ball and then I knew it was ringworm. The ringworm was very large and the skin was sore and inflamed and had wet scales on it. I felt awful pain and I lost a great deal of sleep.

"I used a number of remedies. Then my hair began to fall out. A friend told me about Cuticura Soap and Ointment and I got them as soon as possible. They stopped the itching and falling out of my hair and I only used four cakes of Cuticura Soap and four boxes of Cuticura Ointment and I was healed." (Signed) Miss Ella Roy, Westport, Conn., Oct. 8, 1915.

Sample Each Free by Mail

With 32-p. Skin Book on request. Address post-card "Cuticura, Dept. T, Boston, Mass." Sold throughout the world.

### GERMANY STOPS BREAD SHIPMENT TO PRISONERS

Unless Each Package is Addressed to an Individual Prisoner, Causing Consternation to Those in Charge.

Geneva, Switzerland, Jan. 15.—If official order, Germany has stopped the shipment of bread to prisoners of war in Germany, unless each package of bread is addressed to an individual prisoner. This order has caused consternation to those in charge of the bread supply to prisoners, as they say it is practically impossible to send individual packages except to a few, and that the great bulk of prisoners will have their bread supply cut off. They declare, too, that back of this order is a sinister move to strike such terror among the allies on the starving condition of their prisoners, that they will be willing to listen to peace.

The international Red Cross, organization has its headquarters near, administering its affairs for the whole world at this central point. Gustavo Adolfe, a distinguished Swiss citizen, is at the head, and Max Dollfus, an Alsatian of strong French sentiment, is head of the bureau for prisoners of war. As such Mr. Dollfus was made director of the bread supply furnished French prisoners of war in Germany, and it was he who told the Associated Press of the order of Dec. 27, and the grave effect it would have.

"Bread is a very element of a Frenchman's existence," said he, "you can cut off anything else and he can stand it, but he must have bread. Now we have built up a vast organization by which bread is being poured into Germany to meet this primary want. A small part of it has gone in individual packages, but the great bulk has been without individual names, as it is impossible to designate each one of about 200,000 prisoners in a daily bread supply. And yet this order of Dec. 27 cuts off everything not addressed in an individual package, direct to the prisoner. So that the great bulk of this supply is stopped.

"I have many opportunities to see the serious effect of short bread rations to prisoners," added Mr. Dollfus. "The prisoners returning to France have been conveyed by me to Lyons and other points in central France, and I have personally witnessed their condition and heard their report. For example, in one party of 400 prisoners which I conveyed, 250 had developed tuberculosis from being in a famished condition from lack of bread—they were literally emaciated skeletons stricken with fatal diseases. And this was typical of the result of short bread rations.

The German ration to prisoners," Mr. Dollfus went on, "is one small loaf, about four inches in diameter, in the morning. This is intended for the day, but the famished men eat it at once, and that ends their supply for the day, only a soup being given at noon. That is the reason that we have been pouring in this bread supply, largely in bulk, to individuals so far as they could be traced. It has proved a life-saver for thousands. And yet by this order of

the 27th, this bread supply in bulk is cut off.

"This can mean only another great tragedy," said Mr. Dollfus, "and I am convinced there must be a purpose behind such a move—a purpose to force the allies to consider terms of peace, rather than see their own people dying of starvation. And we except, also, that if the bulk supply is cut off, this will soon be followed by cutting off the individual packages, on the ground that it is too great an undertaking to distribute these individual daily supplies. And so we are faced with the present stoppage of the bulk supply and the probable stoppage of the remaining individual supply.

"I am seeking as best as possible to meet this condition, by organizing a complete service of individual packages, but it will be a work requiring much help from private sources—in which I hope America will help as it did in Belgium—and will be supported by the allied governments as far as possible. But it is a strange fact that The Hague convention designed for the betterment of the world, stands in the way of a government helping its own prisoners. One provision of the Hague agreement is that the country holding prisoners shall be charged with feeding them, and that the country from which the prisoners come shall have no control of the matter. That provision, made in peace times, has had an unfortunate effect in actual war times, and France and England are thus prohibited by The Hague agreement from officially seeking to control the bread or food supply of their prisoners in Germany. Therefore, we must organize it without direct government support, but with the expectation that the allied governments will give it semi-official recognition without encroaching on The Hague agreement.

"Taking about 300,000 French prisoners as a basis, perhaps half of them can be reached after by the efforts of families and friends in sending individual packages. That leaves 150,000 to be looked after daily. It takes eight kilos of bread to supply one man adequately for a month, or 1,200,000 kilos for 150 prisoners a month. I am paying 46 centimes (9.15 cents) but the cost may advance to 70 centimes (14 cents.) This makes 75 cents per man per month, or about 600,000 francs (\$120,000) for 150,000 men per month. That is the problem which I am trying to work out—all resulting from this order cutting off the bulk bread supply."

### NORWICH UNIVERSITY.

Students and Faculty Volunteer Aid in Securing Riding Hall.

At 2 o'clock Friday afternoon there was held in Dewey hall a mass meeting of the faculty and corps, proposed by the senior class, for the purpose of obtaining pledges of aid in the construction of the new riding hall. The meeting was opened by Dean Roberts with a description of the proposed building. It is to be 210 feet long and 80 feet wide, and situated below and to the west of the Carnegie library and the heating plant, on the slope between the main hall and the riding field. It will probably be of concrete, and will contain, besides the riding hall, stable room for 30 horses, hay space, hostler's quarters, etc.

Enthusiastic and encouraging remarks were made by several of the professors, and Capt. Brooks and Lieut. Creed, Last, Treasurer Orser spoke. He said that he had been given the task of soliciting contributions on the hill and proposed the following plan: each cadet (and professor) should contribute such a sum as he shall see fit, payable either in cash, labor, or materials. Pledge slips were distributed and signed. Some fifteen or twenty men are yet to be heard from.

Prof. Lear, head of the electrical department proposed that he and the present junior class electric wire the building and install the lighting fixtures as their share. Most of the pledged labor will be used in the excavations for the foundations, and each professor has promised to do his stint of digging with the other men. An unnamed citizen of Northfield has offered \$100 in cash and the same value in labor if he can assist the professors doing manual labor with the rest. The challenge was accepted.

Placing an average value on the time of the cadets, the value of the cash and labor pledged was \$2,100. The meeting was unknown to Pres. I. L. Reeves, as he is in Washington, D. C., and Boston, in the interest of the university, and he has been notified by telegram of the meeting and its results.

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